



Guide to Expenses

Average Living Expense Budget for St. Louis Region:

9-month Budget	Low = \$13,670* Moderate = \$20,400*	ANNUAL TUITION AVERAGES (not included in average living expense budget) \$525 per credit hour: 30 credit hours/yr= \$15,750 26 credit hours/yr= \$13,650 20 credit hours/yr= \$10,500
12-month Budget	Low = \$18,220* Moderate = \$27,200*	

*Average living expense budget for the St. Louis region as listed by The College Board for an individual at <http://www.collegeboard.com> (search: "living expense budget")

TUITION

- \$525.00 per credit hour (except Th.M & D.Min)
- \$262.50 per credit hour for students 60 years or older (except Th.M. & D.Min.)
- \$48.00 per audit hour
- \$620 per credit hour - Th.M & D.Min

ENROLLMENT TERM F E E S (do not apply to auditors):

- \$100 (Summer, Fall, Spring)
- \$60 (January Term)

BOOKS AND SUPPLIES:

- Textbook purchases for most students average \$56.00 per credit hour
- Plan on higher cost the first year because you will be purchasing your reference books
- Supplies: \$125-\$150 per year

COVENANT THEOLOGICAL SEMINARY

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